

09/27/00  
JC860 U.S. PTO

09-28-00

A

JC931 U.S. PTO  
09/27/00

109.0002

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT APPLICATION

INVENTORS: Matt Andrew Palmgren and Christian John Wypasek

TITLE: METHODS AND APPARATUS FOR UTILIZING A  
PROPORTIONAL HAZARDS MODEL TO EVALUATE LOAN  
RISK

ASSISTANT COMMISSIONER  
FOR PATENTS  
BOX PATENT APPLICATION  
WASHINGTON, D.C. 20231

SIR:

"EXPRESS MAIL" Label No: \_\_\_\_\_

Date of Deposit: September 27, 2000  
I hereby certify that this paper or fee is being deposited with the  
United States Postal Service "Express Mail Post Office to Addressee"  
service under 37 CFR 1.10 on the date indicated above and is ad-  
dressed to: Assistant Commissioner for Patents, Washington, D.C.  
20231.

Matthew J. Soden  
(Name of person mailing paper or fee)  
Matthew J. Soden  
(Signature of person mailing paper or fee)

Enclosed are the following papers relating to the above-named application for patent:

- 24 Pages of Specification (including 6 pages of claims)
- 1 Page of Abstract
- 7 Sheets of informal drawings
  - Assignment and Recordation Cover Sheet
  - Declaration and Power of Attorney
  - Information Disclosure Statement, PTO-1449, and 5 cited references;
  - Check for \$1170 (filing fee)
  - Check for \$40 (assignment recording fee)
  - Return Receipt Postcard

CLAIMS AS FILED

	<u>NO. FILED</u>		<u>NO. EXTRA</u>		<u>RATE</u>		<u>CALCULATIONS</u>
Total Claims	38 - 20	=	18	x	\$18	=	\$ 324
Independent Claims	5 - 3	=	2	x	\$78	=	\$ 156
Multiple Dependent Claim(s), if applicable			NONE	x	\$260	=	\$ 0
Basic Fee						\$	690

**TOTAL FEE: \$ 1170**

109.0002

- 2 -

Enclosed are checks for \$1170 for payment of the filing fee and \$40 for the assignment recording fee.

In the event of non-payment or improper payment of a required fee, the Commissioner is authorized to charge or to credit **Deposit Account No. 50-1058** as required to correct the error.

Please address all correspondence to **Peter H. Priest, Esq., Law Offices of Peter H. Priest, 529 Dogwood Drive, Chapel Hill, North Carolina 27516**. Telephone calls should be made to undersigned attorney at 919-942-1434.

Respectfully,

Peter H. Pines

Peter H. Priest  
Reg. No. 30,210  
Attorney for Applicant  
Law Offices of Peter H. Priest  
529 Dogwood Drive  
Chapel Hill, NC 27516

September 27, 2000